

2.A OASDI: Effect of Current Earnings & Taxation of Benefits

Table 2.A30.—Earnings guidelines¹ regarding substantial gainful activity (SGA), 1961-98

Year	Average monthly amounts of earnings for—		
	Nonblind beneficiaries ²		Blind beneficiaries ³
	Maximum	Minimum	
1961-65.....	\$100	\$50	(4)
1966-June 1968	125	75	(4)
July 1966-73.....	140	90	(4)
1974-75.....	200	130	(4)
1976	230	150	(4)
1977	240	160	(4)
1978	260	170	\$334
1979	280	180	375
1980	300	190	417
1981	300	190	459
1982	300	190	500
1983-89.....	300	190	(5)
1990-95.....	500	300	(5)
1996	500	300	960
1997	500	300	1,000
1998	500	300	1,050

¹ Earnings are net of any wage subsidies and impairment-related expenses. SGA guidelines for self-employed individuals differ from the guidelines for wage earners. Self employment activity is generally examined in terms of time spent and degree of effort, as compared to that of non-disabled self-employed individuals.

² Earnings above the maximum amount ordinarily demonstrate substantial gainful activity (SGA); earnings below the minimum amount show that SGA has not occurred. When earnings are between the maximum and minimum, other factors are considered.

³ The 1977 amendments provided that, effective 1978, earnings of blind

beneficiaries would not be considered to demonstrate ability to engage in SGA unless they average more than the amount shown below.

⁴ Guidelines are the same as those applicable to nonblind beneficiaries.

⁵ Annual amounts were determined by automatic adjustments linked to increases in average wage level. The amounts equal the monthly exempt amounts under the earnings test applicable to beneficiaries who have reached the normal retirement age (see table 2.A29—fourth column, third bank—for the 1983-95 amounts).